

Information to identify the case:

Debtor 1	Mark E. Beatty	Social Security number or ITIN	xxx-xx-1609
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-23105-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark E. Beatty

2/11/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mark E. Beatty
Debtor

Case No. 16-23105-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 11, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2022:

Recip ID	Recipient Name and Address
db	+ Mark E. Beatty, 171 Phillips Road, Clarksburg, PA 15725-8101
cr	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1000
14278626	Discover Card, P.O. Box 742655, Cincinnati, OH 45274-2655
14319059	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
14362687	+ Hitachi Capital America Corp., c/o Magnozzi & Kye, LLP, 23 Green Street, Suite 302, Huntington, NY 11743-3336
14278630	Hitachi Finance, 21925 Network Place, Chicago, IL 60673-1219
14278632	+ Pennsylvania State Employees FCU, P.O. Box 1006, Harrisburg, PA 17108-1006

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 12 2022 04:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2022 23:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 12 2022 04:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2022 23:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bankruptcynotices@psecu.com	Feb 11 2022 23:09:00	PSECU, 1 Credit Union Place, Harrisburg, PA 17110-2912
14278624	+ EDI: CAPITALONE.COM	Feb 12 2022 04:03:00	Cabela's Visa, c/o World's Foremost Bank, P.O. Box 82609, Lincoln, NE 68501-2609
14278625	EDI: CAPITALONE.COM	Feb 12 2022 04:03:00	Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
15032959	+ EDI: AIS.COM	Feb 12 2022 04:03:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
14278627	EDI: DISCOVER.COM	Feb 12 2022 04:03:00	Discover Card, P.O. Box 15316, Wilmington, DE 19850
14278628	EDI: DISCOVER.COM	Feb 12 2022 04:03:00	Discover Card, P.O. Box 30943, Salt Lake City, UT 84130
14307712	EDI: DISCOVER.COM	Feb 12 2022 04:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14278629	+ Email/Text: psnyder@fcbanking.com		

District/off: 0315-2

User: auto

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Date Rcvd: Feb 11, 2022

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Total Noticed: 25

		Feb 11 2022 23:09:00	First Commonwealth Bank, 22 N. Sixth Street, Indiana, PA 15701-1802
14278631	+ Email/Text: yackuboskeya@indianafirst.com		
		Feb 11 2022 23:09:39	Indiana First Bank, 935 Philadelphia Street, Indiana, PA 15701-3938
14326895	EDI: JPMORGANCHASE		
		Feb 12 2022 04:03:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14278634	EDI: JPMORGANCHASE		
		Feb 12 2022 04:03:00	Subaru Motor Finance, c/o Chase Auto Finance, P.O. Box 901003, Fort Worth, TX 76101
14325426	+ EDI: RECOVERYCORP.COM		
		Feb 12 2022 04:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14278633	+ Email/Text: bankruptcynotices@psecu.com		
		Feb 11 2022 23:09:00	PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013
14351393	+ EDI: RMSC.COM		
		Feb 12 2022 04:03:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14357008	EDI: CAPITALONE.COM		
		Feb 12 2022 04:03:00	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
14791377	Email/PDF: bncnotices@becket-lee.com		
		Feb 11 2022 23:18:50	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Hitachi Capital America Corp.
cr		JPMORGAN CHASE BANK, NA
cr	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
cr	*+	Indiana First Bank, 935 Philadelphia Street, Indiana, PA 15701-3938
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2022 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: auto

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Brian Nicholas

on behalf of Creditor JPMORGAN CHASE BANK NA bnicholas@kmlawgroup.com

Garry Alan Masterson

on behalf of Creditor PSECU pitecf@weltman.com

Julie Frazee Steidl

on behalf of Debtor Mark E. Beatty julie.steidl@steidl-steinberg.com
leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com

Justin L. McCall

on behalf of Creditor First Commonwealth Bank jmccall@lenderlaw.com justin-mccall@comcast.net

Kenneth Steidl

on behalf of Debtor Mark E. Beatty julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@st
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Office of the United States Trustee

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Peter J. Ashcroft

on behalf of Creditor Hitachi Capital America Corp. pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Preston D. Jaquish

on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com

Robert F. Manzi, Jr.

on behalf of Creditor Indiana First Bank rfm@hca-law.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 10